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09/372,365	08/11/1999	SATYAN G. PITRODA	2683/74619	1321

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WALTER J KAWULA JR ESQ  
WELSH & KATZ LTD  
120 SOUTH RIVERSIDE PLAZA 22ND FLOOR  
CHICAGO, IL 60606

EXAMINER

NGUYEN, NGA B

ART UNIT

PAPER NUMBER

3628

DATE MAILED: 06/13/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/372,365

Applicant(s)

PITRODA, SATYAN G.

Examiner

Nga B. Nguyen

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 12 May 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 43 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 43 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_. 6) ☐ Other: \_\_\_\_\_

### **DETAILED ACTION**

1. This Office Action is the answer to the Amendment filed on May 12, 2003, which paper has been placed of record in the file.
2. Claim 43 is added. Claims 1-11 and 43 are pending in this application.

### ***Response to Arguments/Amendment***

3. Applicant's arguments with respect to claims 1-11 and 43 have been considered but are not persuasive.

Regarding to claim 1, Applicant stated in the argument that the second portion of the database of client information is not the same as the CPO database of Walker, the second portion of the database includes client profiles, transaction record analyses, and preferences. Examiner respectfully disagrees. Claim 1 is not specified the second portion of the database includes client profiles, transaction record analyses, and preferences. Moreover, claim 1 recites a database of client information including the client's personal information, account information, and transactional information. Claim 1 also recites designate as confidential a first portion of the database client information and as non-confidential a second portion of the database of client information. It is unclear which information in the database of client information (client's personal information, account information, and transactional information) is included in the first portion and the second portion. Thus, examiner considers client's personal information and account information are included in the first portion, and transactional information is

included in the second portion. Therefore, the Walker's reference (US 5,794,207) meets the claimed invention feature above (see previous office action and also details below).

Regarding to claim 2, Applicant stated that Walker does not teach a processor configured to analyze information in the database of vendor information and the database of client information, and to provide a suggested transaction to the client based information in the database of vendor information and the database of client information. Examiner respectfully disagrees. In fact, Walker teaches central controller analyze information in the database of vendor information, for example, central controller determines whether the airline is capable of satisfying a given CPO based on a listing of the city pairs submitted by vendor (see column 13, lines 10-22). Walker also teaches central controller analyze information in the database of client information, for example, central controller checks the expiration date of CPO (see column 17, lines 43-47). Moreover, central controller provides a suggested transaction to the client based on the database of vendor information and client information, central controller extract CPO database (client database) and attached the tracking number of CPO to counteroffer stored in counteroffer database (vendor database) and transmits to the client (see column 23, lines 1-5).

Regarding to claim 10, Applicant stated that Walker does not teach a processor configured to receive transactional information from an electronic transaction device. Examiner respectfully disagrees. Walker teaches the payment processor receives credit card information from the client and processes the credit card transactions (see column 12, lines 40-53). Thus, the electronic transaction device in Walker's is the buyer's credit

card. In order to use credit card to perform a transaction, the buyer submits credit card number, expiration date, name of issuing institution (see column 21, lines 3-6), thus the buyer must have a credit card issued by a financial institution. Therefore, the payment processor receive credit card information, including credit card number, expiration date, name of issuing institution, which is from a credit card or an electronic transaction device.

Regarding to claim 11, Applicant stated that Walker does not teach a processor is configured to reconcile information received from the service institution with information received from the client. Examiner respectfully disagrees. In Walker, central controller receives credit card information from the client and transmits to the credit card clearinghouse to check whether sufficient credit is available, if the clearinghouse responses to central controller that sufficient funds are not available, central controller request the client submits another credit card (see column 17, lines 27-47). Thus, central controller reconciles information received from the client with information received from the clearinghouse by requesting the client to submit another credit card information.

Regarding to claim 43, Applicant stated that Walker does not disclose the processor is configured to comprise a client data consolidation expert system. Examiner respectfully disagrees. Walker does disclose the processor is configured to comprise a client data consolidation expert system because Walker's system receives input from a variety of sources, including information comprising client profile information (column

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13, lines 1-10), transaction and records analysis (column 13, lines 23-35), and privacy specifications (column 13, lines 63-67).

In conclusion, Examiner decides to maintain the previous rejection using Walker's reference and make this action FINAL.

4. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-11 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al, U.S. Patent No. 5,794,207.

Regarding to claim 1, Walker discloses a service provider for administering a plurality of accounts for a client, comprising:

a computer, having a processor, a data storage medium, and a network port (see figure 2, items 205, 250, 245);

the storage medium configured to store the client's personal information, account information, and transactional information (column 13, lines 1-10, 23-35, 63-67, Buyer database 255, Buyer account 297, CPO database, Counteroffer database);

the processor configured to:

create a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to plurality of transactions conducted by the client (column 13, lines 1-10, 23-35, 63-67, Buyer database 255, Buyer account 297, CPO database, Counteroffer database);

designate as confidential a predetermined first portion of the database client information (column 13, lines 1-10);

designate as non-confidential a predetermined second portion of the database of client information non-confidential (column 13, lines 23-30);

provide the client with access to the predetermined first and second portions of the database of client information via the network port (column 17, lines 27-47 and column 22, line 52-column 23, line 17).

provide a plurality of vendors with access to the predetermined second portion of the database of client information via the network port (column 18, lines 55-column 19, line 12);

Walker does not directly teach deny access for the plurality of vendors to the predetermined first portion of the database of client information. However, restricting

some particular people access to a specific database is well known in the art. Moreover, nowhere in Walker's teaches that the sellers can access to buyer database or buyer account database, the sellers can only access to the CPO database to bind to CPO submitted by the buyers. Therefore, it would have been obvious in Walker's that central controller does not allow the sellers access to the buyer database for the security purpose, to protect the buyer confidential information.

Regarding to claim 2, Walker further discloses the storage medium is further configured to store information corresponding to the plurality of vendors; and the processor is further configured to: create a database of vendor information; receive a transaction request from a client; analyze information in the database; analyze information in the database of vendor information; analyze information in the database of client information; provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information (column 12, line 54-column 14, line 7; column 13, lines 10-22; column 17, lines 43-47; and column 23, lines 1-5 ).

Regarding to claim 3, Walker further discloses the processor is further configured to: establish communication with a vendor via the network port; disclose information from the predetermined second portion of the database of client information to the vendor; receive information from the vendor; provide information received from the vendor to the client (column 18, line 55-column 19, line 60).

Regarding to claim 4, Walker further discloses the processor is further configured to: establish a communications with a service institution via the network port; receive transaction information corresponding to the client from the service institution; add the transactional information received from the service institution to the database of client information (column 21, lines 29-37).



Regarding to claim 5, Walker further discloses the processor is further configured to: establish communication with the client via the network port; receive information from the client; and add the information received from the client to the database of client information (column 15, line 60-column 16, line 65).

Regarding to claims 6-9, Walker further discloses the information received from the client includes transaction information, personal information, account information, promotional information (column 13, lines 1-10, 23-35, 63-67).

Regarding to claim 10, Walker further discloses the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device (column 12, lines 40-53).

Regarding to claim 11, Walker further discloses the processor is further configured to: establish communications with a service institution via the network port; receive information corresponding to the client from the service institution; add the information received from the service institution to the database of client information; establish communication with the client via the network port; receive information from the client; add the information received from the client to the database of client information; and reconcile the information received from the service institution with the information received from the client (column 17, lines 27-47).

Regarding to claim 43, Walker further discloses the processor is further configured to comprise a client data consolidation expert system, the client data consolidation expert system receiving input information comprising client profile information (column 13, lines 1-10), transaction and records analysis (column 13, lines 23-35), and privacy specifications (column 13, lines 63-67).

**Conclusion**

7. Claims 1-11 and 43 are rejected.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to the examiner Nga B. Nguyen, whose telephone number is (703) 306-2901. The examiner can normally be reached on Monday-Thursday from 8:30 AM-6:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Souh, can be reached on (703) 308-0505.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-1113.

9. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks  
c/o Technology Center 3600  
Washington, D.C. 20231

**or faxed to:**


(703) 305-7687, (for formal communications intended for entry)

**or:**

(703) 308-3961 (for informal or draft communications, please  
label "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, Seventh Floor (Receptionist).

Nga B. Nguyen  
June 9, 2003

  
HYUNG SOUH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600